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09/599,602	06/23/2000	Robert J. Rosko	47004.000073	1459

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ART UNIT	PAPER NUMBER
3624	

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Please find below and/or attached an Office communication concerning this application or proceeding.

	Application No.	Applicant(s)
Office Action Summary	09/599602	Rocke
	Examiner Ahon, q	Group Art Unit 362Y

—The MAILING DATE of this communication appears on the cover sheet beneath the correspondence address—

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE _____3_____ MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, such period shall, by default, expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).

Status

☑ Responsive to communication(s) filed on _____6/23/00_____.

☐ This action is FINAL.

☐ Since this application is in condition for allowance except for formal matters, **prosecution as to the merits is closed** in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 1 1; 453 O.G. 213.

Disposition of Claims

☑ Claim(s) _____1-19_____ is/are pending in the application.

   Of the above claim(s) _____ is/are withdrawn from consideration.

☐ Claim(s) _____ is/are allowed.

☑ Claim(s) _____1-19_____ is/are rejected.

☐ Claim(s) _____ is/are objected to.

☐ Claim(s) _____ are subject to restriction or election requirement.

Application Papers

☐ See the attached Notice of Draftsperson's Patent Drawing Review, PTO-948.

☐ The proposed drawing correction, filed on _____ is ☐ approved ☐ disapproved.

☐ The drawing(s) filed on _____ is/are objected to by the Examiner.

☐ The specification is objected to by the Examiner.

☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119 (a)-(d)

☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 11 9(a)-(d).

   ☐ All ☐ Some* ☐ None of the CERTIFIED copies of the priority documents have been
   ☐ received.
   ☐ received in Application No. (Series Code/Serial Number) _____.
   ☐ received in this national stage application from the International Bureau (PCT Rule 1 7.2(a)).

   *Certified copies not received: _____.

Attachment(s)

☐ Information Disclosure Statement(s), PTO-1449, Paper No(s). _____

☑ Notice of Reference(s) Cited, PTO-892

☐ Notice of Draftsperson's Patent Drawing Review, PTO-948

☐ Interview Summary, PTO-413

☐ Notice of Informal Patent Application, PTO-152

☐ Other _____

Office Action Summary

DETAILED ACTION

1. Claims 1-19 have been examined.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

3. Claims 1-19 are rejected under 35 USC 103(a) as unpatentable over Bowman-Amuah(US Pat. No: 6,438,594) in view of Jawahar(US Pat. No: 6,298,356).

4.(AMENDED,NEW) As per claims 1,8,14 Bowman-Amuah teaches a method for dynamically creating a network application form(Fig 3)(Fig 7) comprising receiving a network request to apply for a plurality of products where specific information is required to apply for the products(Fig 9/902). Bowman-Amuah does not specifically teach assembling an application page for display over a network. Jawahar teaches assembling an application page for display over a network for products or services(col 17 lines 37-46)(Abstract) assembled from a plurality of documents, whereby each document contains at least one field in the document containing one field related to information required to make an application (Fig 3/118/94/92/90/114/116/120)(Fig 5)(Fig 6)((Fig 8)(Fig 9/274)(Fig 10) and receiving information input corresponding to each field contained in each application page(col 2 lines 6-59).Jawahar further teaches parsing the uniform

resource locator(col 2 lines 18-27)(col 11 line 60-col 12 line 3)(Fig 10)(col 19 lines 34-36)(Fig

13)(col 21 lines 44-49) as well as a decision module in communication with a dynamic application

module(Fig 2)(Fig 3). It would have been obvious to one skilled in the art at the time of the

invention to combine Bowman-Amuah with Jawahar to teach the above., The motivation to

combine is to teach the search of static and dynamically generated web pages having information

on them with respect to products or services (col 16 lines 59-63)being accessed by a web server

with respect to information gathered and resources spent on the search of these pages as

enunciated by Jawahar(col 1 line 59-col 2 line 4).

5.(AMENDED,NEW)As per claims 2,15 Bowman-Amuah teaches according to claims 1,14

respectively. Bowman-Amuah does not specifically teach data validation.Jawahar teaches data

validation and dynamically generated pages containing critical information(col 18 lines 28-col 19

line 2)(col 6 lines 40-58)(col 13 lines 29-31)(col 20 lines 34-44).It would have been obvious to

one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar to

teach the above., The motivation to combine is to teach the search of static and dynamically

generated web pages having information on them with respect to products or services (col 16

lines 59-63)being accessed by a web server with respect to information gathered and resources

spent on the search of these pages as enunciated by Jawahar(col 1 line 59-col 2 line 4).

6.(NEW) As per claims 3,16 Bowman-Amuah teaches according to claims 1,14 respectively.

Bowman-Amuah does not specifically teach forwarding information input ot a decision module

for processing the information input. Jawahar teaches this(Fig 3/64).It would have been obvious

to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar to

teach the above., The motivation to combine is to teach the search of static and dynamically

generated web pages having information on them with respect to products or services (col 16

lines 59-63)being accessed by a web server with respect to information gathered and resources

spent on the search of these pages as enunciated by Jawahar(col 1 line 59-col 2 line 4).

7.(NEW)As per claims 4,17 Bowman-Amuah teaches according to claims 1,14 respectively.

Bowman-Amuah does not necessarily teach determining whether the request to apply originates

from a customer that is logged into a session manager. Jawahar teaches this(Fig 3/102/120)(Fig

11/400)(Fig 13/610)(Fig 14).It would have been obvious to one skilled in the art at the time of the

invention to combine Bowman-Amuah with Jawahar to teach the above., The motivation to

combine is to teach the search of static and dynamically generated web pages having information

on them with respect to products or services (col 16 lines 59-63)being accessed by a web server

with respect to information gathered and resources spent on the search of these pages as

enunciated by Jawahar(col 1 line 59-col 2 line 4).

8.(NEW) As per claims 5,18 Bowman-Amuah teaches according to the method of claims 1,14

respectively.Bowman-Amuah does not specifically teach wherein the plurality of products

includes banking products and the specific information required to apply foran amount of credit to

be extended. Jawahar teaches this(col 19 lines 38-46).It would have been obvious to one skilled in

the art at the time of the invention to combine Bowman-Amuah with Jawahar to teach the above.,

The motivation to combine is to teach the search of static and dynamically generated web pages

having information on them with respect to products or services (col 16 lines 59-63)being

accessed by a web server with respect to information gathered and resources spent on the search

of these pages as enunciated by Jawahar(col 1 line 59-col 2 line 4).

9.(AMENDED,NEW) As per claim 6,19 Bowman-Amuah teaches according to the method of

claims 5,18 respectively. Bowman-Amuah does not specifically teach including the step of

forwarding the information input to a decision module for processing the information input to

determine if data input justfies extension of credit(col 19 lines 38-47).It would have been obvious

to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar to

teach the above. The motivation to combine is to teach the search of static and dynamically

generated web pages having information on them with respect to products or services (col 16

lines 59-63)being accessed by a web server with respect to information gathered and resources

spent on the search of these pages as enunciated by Jawahar(col 1 line 59-col 2 line 4).

10. As per claim 7 Bowman-Amuah teaches according to claim 1. Bowman-Amuah does not

specifically teach wherein the request is in the form of parameters received with a URL. Jawahar

teaches this(col 21 line 56-col 22 line 3).It would have been obvious to one skilled in the art at the

time of the invention to combine Bowman-Amuah with Jawahar to teach the above. The

motivation to combine is to teach the search of static and dynamically generated web pages

having information on them with respect to products or services (col 16 lines 59-63)being

accessed by a web server with respect to information gathered and resources spent on the search

of these pages as enunciated by Jawahar(col 1 line 59-col 2 line 4).

11. As per claim 9 Bowman-Amuah teaches according to claim 8. Bowman-Amuah does not

specifically teach the following. Jawahar teaches this wherein the universal session manager is in

communication with the dynamic application module(Fig 2/62) for creating a verification of the

originator of the request and a profile database(Fig 2/58) in communication with the dynamic

application module which stores data regarding the request originator as well as(col 7 line 53-

65).It would have been obvious to one skilled in the art at the time of the invention to combine

Bowman-Amuah with Jawahar to teach the above. The motivation to combine is to teach the

search of static and dynamically generated web pages having information on them with respect to

products or services (col 16 lines 59-63)being accessed by a web server with respect to

information gathered and resources spent on the search of these pages as enunciated by

Jawahar(col 1 line 59-col 2 line 4).

12. As per claim 10 Bowman-Amuah teaches the system according to claim 9. Bowman-Amuah

does not specifically teach comprising a host server wherein the dynamic application module the

session manager and the database reside on the host server. Jawahar teaches this(Fig 2)(col 7 line

18-col 8 line 7).It would have been obvious to one skilled in the art at the time of the invention to

combine Bowman-Amuah with Jawahar to teach the above. The motivation to combine is to teach

the search of static and dynamically generated web pages having information on them with respect

to products or services (col 16 lines 59-63)being accessed by a web server with respect to

information gathered and resources spent on the search of these pages as enunciated by

Jawahar(col 1 line 59-col 2 line 4).

13. As per claim 11 Bowman-Amuah teaches the system according to claim 10 wherein the host

server is connected to a network(Fig 23)(Fig 84)(Fig 87)(Fig 88)(Fig 100)(Fig 89)(Fig 119)(Fig

120)(Fig 121)(Fig 127)(col 2 lines 19-55).

14. As per claim 12 Bowman-Amuah teaches the system according to claim 11. Bowman-Amuah

does not specifically teach the dynamic application module providing the application in the form

of an application page over the network to the originator of the response. Jawahar teaches

this(Fig 2)(col 8 lines 8-40).It would have been obvious to one skilled in the art at the time of the

invention to combine Bowman-Amuah with Jawahar to teach the above. The motivation to

combine is to teach the search of static and dynamically generated web pages having information

on them with respect to products or services (col 16 lines 59-63)being accessed by a web server

with respect to information gathered and resources spent on the search of these pages as

enunciated by Jawahar(col 1 line 59-col 2 line 4).

15. As per claim 13 Bowman-Amuah teaches the system according to claim 8. Bowman-Amuah

does not specifcally teach a processing database in communication with the dynamic application

module where the database is used for receiving data regarding use of the dynamic application

module. Jawahar teaches this(Fig 2).It would have been obvious to one skilled in the art at the

time of the invention to combine Bowman-Amuah with Jawahar to teach the above. The

motivation to combine is to teach the search of static and dynamically generated web pages

having information on them with respect to products or services (col 16 lines 59-63)being

accessed by a web server with respect to information gathered and resources spent on the search

of these pages as enunciated by Jawahar(col 1 line 59-col 2 line 4).

Conclusion

16.   **THIS ACTION IS MADE NON-FINAL.**

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17.   Any questions concerning this communication should be addressed to the examiner of

record, Dr. Geoffrey Akers, P.E., who can be reached between 6:30 AM and 5:00 PM Monday

through Friday at 703-306-5844. If attempts to contact the examiner are unsuccessful, the

examiner's superior, Mr. Vincent Millin, SPE, may be telephoned at (703)-308-1065.

The fax number for Formal or Official faxes and Draft or Informal faxes to Technology

Center 3600 or this Art Unit is (703)-308-3687. Any inquiry of a general nature or relating to the

status of this application should be directed to the Group receptionist whose telephone number is

(703)-308-1113.

GRA

August 23,2002